

Form definm13

**UNITED STATES BANKRUPTCY COURT**  
*Northern District of Illinois*  
*Eastern Division*  
*219 S Dearborn*  
*7th Floor*  
*Chicago, IL 60604*

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In Re:

Bradley Benes  
122 Dickinson Dr.  
Wheaton, IL 60189  
SSN: xxx-xx-0732 EIN: N.A.

Case No. 19-05978  
:  
Chapter : 13  
Judge : Janet S. Baer

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**NOTICE TO INDIVIDUAL DEBTORS IN CHAPTER 13 CASES  
OF REQUIRED DOCUMENTS FOR DISCHARGE**

Unless an approved Personal Financial Management Course Provider has notified the Court that you have completed the course, you must file the following documents in order to receive a discharge.

☒ Official Form 423, Certification About a Financial Management Course. In joint cases, the form must be completed and filed by each debtor. Please include the certificate number on Official Form 423 or attach the certificate you received from the approved Personal Financial Management Course Provider.

A list of "Approved Debtor Education Providers" is available at the U.S. Trustee's website at [www.justice.gov/ust/eo/bapcpa/ccde/index.htm](http://www.justice.gov/ust/eo/bapcpa/ccde/index.htm).

Official Form 423 is available on our website at [www.ilnb.uscourts.gov/Forms/](http://www.ilnb.uscourts.gov/Forms/)

☒ Debtor's Declaration Domestic Support Obligations. In joint cases, the form must be completed and filed by each debtor. The local form, Debtor's Declaration Regarding Domestic Support Obligations, is available on our website at [www.ilnb.uscourts.gov/Forms/Form\\_Orders.cfm](http://www.ilnb.uscourts.gov/Forms/Form_Orders.cfm)

If you do not file the required documents, your case will be closed without a discharge. You will still be liable for the current balance of the debts you owed before filing. If you subsequently file a Motion to Reopen, you must pay the reopening fee.

If you are represented by an attorney, please contact your attorney for guidance.

If you have any questions about submitting the form, please call 312-408-5000.

FOR THE COURT

Dated: November 25, 2019

Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

**Certificate of Notice Page 2 of 2**  
United States Bankruptcy Court  
Northern District of Illinois

In re:  
Bradley Benes  
Debtor

Case No. 19-05978-JSB  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: dpruitt  
Form ID: definml3

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Nov 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2019.

db +Bradley Benes, 122 Dickinson Dr., Wheaton, IL 60189-7417

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 27, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2019 at the address(es) listed below:

Cari A Kauffman on behalf of Creditor AMERICREDIT FINANCIAL SERVICES, INC. d/b/a GM Financial  
ckauffman@sormanfrankel.com, dfrankel@sormanfrankel.com  
Glenn B Stearns stearns\_g@lisle13.com  
Joel P Fonferko on behalf of Creditor BANK OF AMERICA, N.A. ND-One@il.cslegal.com  
Joseph S Davidson on behalf of Debtor 1 Bradley Benes jdavidson@sulaimanlaw.com,  
courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ecfnotice@sulaimanlaw.com;sulaiman.igotnotices@  
mail.com;bkecf\_sulaiman@bkexpress.info;r46351@notify.bestcase.com;cjohnson@sulaimanlaw.com  
Nisha B Parikh on behalf of Creditor CitiMortgage, Inc. bankruptcy@fal-illinois.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Peter C Bastianen on behalf of Creditor BANK OF AMERICA, N.A. ND-Four@il.cslegal.com  
TOTAL: 7